

**Amendments to Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

1 – 50. (Cancelled)

51. (New) A method comprising:

receiving, by a computer-based system for customizing an incentive offer, a user formulated search;

analyzing, by the computer-based system, a plurality of prior transactions from a user transaction account, wherein the plurality of prior transactions are associated with user purchases of at least one of goods or services from a merchant;

customizing, by the computer-based system, the incentive offer from a centralized repository of incentive offers, based on at least a portion of the user formulated search and at least a portion of the plurality of prior transaction; and

displaying, by the computer-based system, the incentive offer to the user.

52. (New) The method of claim 51, further comprising maintaining, by the computer-based system, the incentive offers, wherein the incentive offers are at least one of created, modified, or deleted within the centralized repository in response to an administrator request.

53. (New) The method of claim 51, further comprising authenticating, by the computer-based system, the merchant in response to a request by the merchant to submit an incentive offer to the centralized repository.

54. (New) The method of claim 53, further comprising limiting access to the merchant to the centralized repository.

55. (New) The method of claim 51, further comprising tracking, by the computer-based system, a number of times the incentive offer has been displayed to the user.

56. (New) The method of claim 51, further comprising tracking, by the computer-based system, a number of times a class of the incentive offers has been displayed to the user.

57. (New) The method of claim 51, wherein the incentive offer is displayed via a webpage.

58. (New) The method of claim 51, further comprising generating, by the computer-based system, a report describing the incentive offers contained within the centralized repository.

59. (New) The method of claim 58, wherein the report describes a number of times the incentive offer has been retrieved.

60. (New) The method of claim 51, further comprising modifying, by the computer-based system, the incentive offer in accordance with a predetermined set of rules.

61. (New) The method of claim 51, wherein the incentive offer comprises offer details, wherein the offer details include at least of an offer identifier, an offer promotion identifier, an offer type, or a definition of offer terms.

62. (New) The method of claim 61, wherein the offer details further include a trademark identifying at least one of a merchant name, a target merchant, a target good, or a target service.

63. (New) The method of claim 61, wherein the offer details further include at least one of a merchant demographic, merchant type identifier, or geographic location identifier.

64. (New) The method of claim 61, wherein the offer details further include at least one of an offer category identifier, a target product, or service identifier.

65. (New) The method of claim 61, wherein the offer details further include at least one of a description of a term of the offer, a term length for displaying the offer, a key word, SKU/UPC information, or customer service telephone number.

66. (New) The method of claim 51, wherein the centralized repository is a closed system, searchable only by the user having the user transaction account.

67. (New) The method of claim 51, wherein the centralized repository is maintained by an issuer of the user transaction account.

68. (New) The method of claim 51, further comprising receiving, by the computer-based system, an acceptance of the incentive offer from the user.

69. (New) A tangible computer-readable storage medium having computer-executable instructions stored thereon that, if executed by a computer, cause the computer to perform a method comprising: receiving, by a computer-based system for customizing an incentive offer, a user formulated search;

analyzing, by the computer-based system, a plurality of prior transactions from a user transaction account, wherein the plurality of prior transactions are associated with user purchases of at least one of goods or services from a merchant;

customizing, by the computer-based system, the incentive offer from a centralized repository based on at least a portion of the user formulated search and at least a portion of the plurality of prior transactions; and

displaying, by the computer-based system, the incentive offer to the user.

70. (New) A system, comprising:

a network interface communicating with a memory;  
the memory communicating with a processor; and

the processor, when executing a computer program, is configured to:

- receive a user formulated search;
- analyze a plurality of prior transactions from a user transaction account, wherein the plurality of prior transactions are associated with user purchases of at least one of goods or services from a merchant;
- customize an incentive offer from a centralized repository based on at least a portion of the user formulated search and at least a portion of the plurality of prior transactions; and
- display the incentive offer to the user.